CITIZENS COMMERCE BANCSHARES, INC.

Commerce	CITIZENS COMMERCE E	DANCSHARLS, I	ive.			
Seminate of container and on-souther feet feets						Number of Insured Depository Institutions 1
Seath	Selected balance and off-balance sheet items					%chg from prev
1988 1989	Assets	Ţ		ŷ		-5.9%
1510 518 538 536 548 549 54						-19.7%
Second part						-36.1%
Second S			\$45			-12.2%
1	Home equity		\$5		\$4	-23.1%
Commercial Relatatival System Sy	Credit card		\$2		\$1	-13.5%
Unused commitments	Other consumer		\$2		\$1	-22.5%
Unused commitments	Commercial & Industrial		\$7		\$5	-29.1%
Securities (Securities (See and private issue) \$52	Commercial real estate		\$26		\$26	-0.5%
Securitization constanding principal	Unused commitments		\$18		\$17	-5.9%
Montagap-basked securities (OSE and private issue) 523 541 77.						-1.3%
Seet Published Securities Sp Sp Sp Sp Sp Sp Sp S						77.9%
Separation						
Residential mortgage originations						22.2%
Cooked and marrangee originated for soile (quanter) 50 50 50 50 50 50 50 5						
Cooked and marrangee originated for soile (quanter) 50 50 50 50 50 50 50 5	Residential mortgage originations					
Depend HELDC originated for sale (quarter) S0 S0 S0 Closed and mortgage originations sold (quarter) S0 S0 S0 S0 S0 S0 S0 S			\$n		ćo	
Cosed and mortgage originations sold (quarter) So So So						
Deposits Size Siz						
Deposits						
Deposits						
Total other borrowings						-7.1%
Equity Equity capital at quarter end S8 S11 27.						-6.1%
Equity Capital at quarter end S8 S11 27. Stock sales and transactions with parent holding company (cumulative through calendar year) \$2 \$0 Performance Ratios Tier 1 leverage ratio 3.6% 4.2%						-12.2%
Equity capital at quarter end \$8 \$11 27. Stock sales and transactions with parent holding company (cumulative through calendar year) \$2 \$0 Performance Ratios Tier 1 leverage ratio Tier 1 risk based capital ratio \$3.6% \$4.2% \$1.2% \$9.7% \$1.2% \$9.7% \$1.2%	FHLB advances		\$27		\$24	-11.1%
Stock sales and transactions with parent holding company (cumulative through calendar year) S2 S0	Equity					
Performance Ratios 3.6% 4.2%						27.6%
Tier 1 leverage ratio 3.6% 4.2% Tier 1 risk based capital ratio 6.5% 8.4% Total risk based capital ratio 7.8% 9.7% Return on equity¹ 6.6.6% 2.2% Return on assets¹ 4.0.2% 0.1% Net interest margin¹ 3.0% 3.0% 3.0% Coverage ratio ([ALLL+Alloc transfer risk]/Noncurrent loans)} 27.5% 42.9% Loss provision to net charge-offs (qtr) 0.0% 0.0% Net charge-offs to average loans and leases¹ 0.0% 1.8% ¹ Quarterly, annualized. Noncurrent Loans Gross Charge-Offs	Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2		\$0		NA
Tier 1 risk based capital ratio 6.5% 8.4% Total risk based capital ratio 7.8% 9.7% Return on equity¹ 6.6.6% 2.2% Return on assets¹ 7.2% 0.1% Net interest margin¹ 3.0% 3.0% Coverage ratio ([ALLL+Alloc transfer risk]/Noncurrent loans)] 27.5% 42.9% Loss provision to net charge-offs (qtr) 0.0% 0.0% Net charge-offs to average loans and leases¹ 0.6% 1.8% Quarterly, annualized.	Performance Ratios					
Total risk based capital ratio 7.8% 9.7%	Tier 1 leverage ratio	3.6%		4.2%		-
Return on equity¹ -6.6% 2.2% Return on assets¹ -0.2% 0.1% Net interest margin¹ 3.0% 3.0% Coverage ratio {{ALLL+Alloc transfer risk}/Noncurrent loans}} 27.5% 42.9% Loss provision to net charge-offs (qtr) 0.0% 0.0% Net charge-offs to average loans and leases¹ 0.6% 1.8% ¹ Quarterly, annualized. Noncurrent Loans Gross Charge-Offs Asset Quality (% of Total Loan Type) 2011 2012 2011 2012 Construction & development 41.4% 37.7% 0.4% 1.5% Closed-end 1-4 family residential 8.2% 9.7% 0.5% 0.3% Home equity 4.6% 2.5% 0.0% 0.3% Credit card 1.3% 0.5% 0.1% 4.5% Other consumer 7.0% 0.7% 0.1% 4.5% Commercial & Industrial 12.0% 6.9% 0.4% 4.3% Commercial real estate 14.4% 0.8% 0.0% 0.0%	Tier 1 risk based capital ratio	6.5%		8.4%		
Return on assets -0.2% 0.1% Net interest margin 3.0% 3.0% Coverage ratio {{ALLL+Alloc transfer risk/Noncurrent loans}}		7.8%				-
Net interest margin						
Coverage ratio { ALLL+Alloc transfer risk/ Noncurrent loans} 27.5% 42.9%						
Loss provision to net charge-offs (qtr) 0.0% 0.0% Net charge-offs to average loans and leases¹ 0.6% 1.8% ¹ Quarterly, annualized. Noncurrent Loans Gross Charge-Offs Asset Quality (% of Total Loan Type) 2011 2012 2011 2012 Construction & development 41.4% 37.7% 0.4% 1.5% Closed-end 1-4 family residential 8.2% 9.7% 0.5% 0.3% Home equity 4.6% 2.5% 0.0% 0.3% Credit card 1.3% 0.5% 0.1% 4.5% Other consumer 7.0% 0.7% 0.1% 0.0% Commercial & Industrial 12.0% 6.9% 0.4% 4.3% Commercial real estate 14.4% 0.8% 0.0% 0.0%						
Noncurrent Loans Gross Charge-Offs						
Noncurrent Loans Gross Charge-Offs	4					
Noncurrent Loans Gross Charge-Offs			0.6%		1.8%	-
Asset Quality (% of Total Loan Type) 2011 2012 2011 2012 Construction & development 41.4% 37.7% 0.4% 1.5% Closed-end 1-4 family residential 8.2% 9.7% 0.5% 0.3% Home equity 4.6% 2.5% 0.0% 0.3% Credit card 1.3% 0.5% 0.1% 4.5% Other consumer 7.0% 0.7% 0.1% 0.0% Commercial & Industrial 12.0% 6.9% 0.4% 4.3% Commercial real estate 14.4% 0.8% 0.0% 0.0%	quarteny, annualizea.					
Construction & development 41.4% 37.7% 0.4% 1.5% Closed-end 1-4 family residential 8.2% 9.7% 0.5% 0.3% Home equity 4.6% 2.5% 0.0% 0.3% Credit card 1.3% 0.5% 0.1% 4.5% Other consumer 7.0% 0.7% 0.1% 0.0% Commercial & Industrial 12.0% 6.9% 0.4% 4.3% Commercial real estate 14.4% 0.8% 0.0% 0.0%		Noncurre	nt Loans	Gross Cha	arge-Offs	
Closed-end 1-4 family residential 8.2% 9.7% 0.5% 0.3% Home equity 4.6% 2.5% 0.0% 0.3% Credit card 1.3% 0.5% 0.1% 4.5% Other consumer 7.0% 0.7% 0.1% 0.0% Commercial & Industrial 12.0% 6.9% 0.4% 4.3% Commercial real estate 14.4% 0.8% 0.0% 0.0%	Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Home equity	· · · · · · · · · · · · · · · · · · ·					
Credit card 1.3% 0.5% 0.1% 4.5% Other consumer 7.0% 0.7% 0.1% 0.0% Commercial & Industrial 12.0% 6.9% 0.4% 4.3% Commercial real estate 14.4% 0.8% 0.0% 0.0%						
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Commercial & Industrial 12.0% 6.9% 0.4% 4.3% Commercial real estate 14.4% 0.8% 0.0% 0.0%						-
Commercial real estate 14.4% 0.8% 0.0% 0.0%						
Total loans 15.5% 9.9% 0.3% 0.5%						